

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

IN RE: James Massa

Case No.: 16-28104  
Judge: KCF  
Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: 1-24-2018

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**THIS PLAN:**

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RCN Initial Debtor: J M Initial Co-Debtor \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The Debtor has paid \$2,600.00 into the Plan and the debtor shall pay \$259.57 Monthly to the Chapter 13 Trustee, starting on March 1, 2018 for approximately 41 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

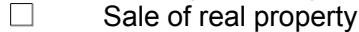


Future Earnings



Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:



Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_



Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_



Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

**NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>CHAPTER 13 STANDING TRUSTEE</b>	<b>ADMINISTRATIVE</b>	AS ALLOWED BY STATUTE
<b>ATTORNEY FEE BALANCE</b>	<b>ADMINISTRATIVE</b>	2,800
<b>DOMESTIC SUPPORT OBLIGATION</b>		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic support obligations assigned or owed to a governmental unit and paid less than full amount		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrerage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Old Bridge Municipal Utilities	water and sewer	1344.70		1344.70	
Santander	vehice	418.70		418.70	

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:**  **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments**  **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES**

**the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
capital one auto finance	2012 scion	22,000	0.00

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Creditor

MIDLAND FIRST OBTAINED LOAN MODIFICATION

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims  NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$\_\_\_\_ to be distributed *pro rata*
- Not less than 100% percent
- Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

**Part 7: Motions**  **NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal* and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).**  **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**   
**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**  **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
----------	------------	----------------	------------------------	-----------------------------	--

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation
- Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below <b>why</b> the plan is being modified: DEBTOR RECEIVED LOAN MODIFICATION WITH MIDLAND FIRST	Explain below <b>how</b> the plan is being modified: MIDLAND FIRST UNAFFECTED
---	--

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures

**NONE**

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date January 24, 2018

/s/ Robert C. Nisenson

**Robert C. Nisenson 6680**

Attorney for the Debtor

/s/ James Massa

**James Massa**

Debtor

Date: January 24, 2018

/s/ Robert C. Nisenson

**Robert C. Nisenson 6680**

Attorney for the Debtor

/s/ James Massa

**James Massa**

Debtor

/s/ James Massa

**James Massa**

Debtor

/s/ Robert C. Nisenson

**Robert C. Nisenson 6680**

Attorney for the Debtor

/s/ James Massa

**James Massa**

Debtor

/s/ Robert C. Nisenson

**Robert C. Nisenson 6680**

Attorney for the Debtor

/s/ James Massa

**James Massa**

Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date January 24, 2018

/s/ Robert C. Nisenson  
**Robert C. Nisenson 6680**  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: January 24, 2018

/s/ James Massa  
**James Massa**  
Debtor

Date: \_\_\_\_\_

Joint Debtor

**Certificate of Notice Page 8 of 9**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 James Massa  
 Debtor

Case No. 16-28104-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 61

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

db +James Massa, 178 Southwood Dr, Old Bridge, NJ 08857-1659  
 cr +Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC,  
     c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790,  
     Lyndhurst, NJ 07071-0790  
 516404869 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706  
 516404870 +Amboy Bank, 3590 US Hwy 9, Old Bridge, NJ 08857-3523  
 516444092 +Atlantic City Expressway \$50.00, PO Box 4971, Trenton, NJ 08650-4971  
 516404871 +Bac Service, LLC, P.O Box 538, Howell, NJ 07731-0538  
 516519589 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516404875 +EZ Pass NJ, P.O Box 4973, Trenton, NJ 08650-4973  
 516404874 +Excel Urgent Care Of Nj LLC, 484 Temple Hill Rd Ste 104, New Windsor, NY 12553-5529  
 516404876 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 516404877 +Horizon Blue Cross Blue Shield Of Nj, P.O Box 656, Newark, NJ 07101-0656  
 516444080 +Imaging Consultants of Essex \$200.00, PO Box 3247, Indianapolis, IN 46206-3247  
 516404878 +JCP&L, PO Box 16001, Reading, PA 19612-6001  
 516404879 +JFK Medical Associates, P.O Box 11912, Newark, NJ 07101-4912  
 516404880 +JFK Medical Center, C/O Paula G. Kaplan, 55 Morris Ave Ste 100,  
     Springfield, NJ 07081-1422  
 516444087 +Jeffrey Rapaport MD, PA \$35.00, 333 Sylvan Ave., Ste 207,  
     Englewood Cliffs, NJ 07632-2732  
 516444078 +Lincare Inc \$7.19, PO Box 9521, Amherst, NY 14226-9521  
 516538398 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516444088 +Middlesex Hospital Physicians, PA \$170.00, C/O Revenue Recovery Corp., PO Box 50250,  
     Knoxville, TN 37950-0250  
 516404883 +Midland First, 4515 Broadmoor Bluffs Dr, Colorado Springs, CO 80906-8647  
 516444079 +Monmouth Ocean Hospital Service Corp \$1,834.00, 4806 Megill Rd., Ste 3,  
     Neptune, NJ 07753-6926  
 516488426 +New Jersey Turnpike Authority, Attn: Mark Schneider, 581 Main St., PO Box 5042,  
     Woodbridge, NJ 07095-5042  
 516444084 +New Jersey Turnpike Authority \$54.00, PO Box 5042, Woodbridge, NJ 07095-5042  
 516444086 +New York Thruway \$60.00, PO Box 15186, Albany, NY 12212-5186  
 516444087 +Old Bridge Municipal Utilities Authority, Joel Glucksman, Scarinci, et al,  
     1100 Valley Brook Ave., P.O. Box 790, Lyndhurst, NJ 07071-0790  
 516404886 +Old Bridge Municipal Utilities Authority, 71 Blvd West, Cliffwood Beach, NJ 07735-6105  
 516444091 +Optimum \$427.00, 1111 Stewart Avenue, Bethpage NY 11714-3533  
 516444090 +Orthopedic Assoc. Of Central Jersey \$27.00, 205 May St. Suite 202, Edison, NJ 08837-3267  
 516404887 +PA Turnpike Commission, C/O PennCredit, 916 S 14th St, Harrisburg, PA 17104-3425  
 516404894 +PSEG, 80 Park Plaza, Newark, NJ 07102-4194  
 516404893 PSEG, PO BOX 14444, New Brunswick, NJ 08906-4444  
 516404891 +Premier Urology Group LLC, P.O Box 51079, Newark, NJ 07101-5179  
 516404892 +Princeton Surgical Associates, 5 Plainsboro Rd Ste 400, Plainsboro, NJ 08536-1915  
 516404895 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 516404896 +Raritan Bay Med Center, PO Box 48071, Newark, NJ 07101-4871  
 516404897 Raritan Bay Physicians Group PC, P.O Box 11987, Newark, NJ 07101-4992  
 516404898 +Saint Barnabas Medical Center, C/O BCA Financial Services, Inc, 18001 Old Cutler Rd Ste 462,  
     Miami, FL 33157-6437  
 516404899 +Saint Peters University Hospital, C/O Schachter Portnoy, Llc, 3490 Us Rte 1,  
     Princeton, NJ 08540-5920  
 516404900 +Santander Consumer USA, P.O Box 961288, Fort Worth, TX 76161-0288  
 516443548 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 516444512 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
 516444085 +State of NJ EZPASS/ Delaware River Port Authority, PO Box 4971, Trenton, NJ 08650-4971  
 516404901 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 516444083 +The Port Authority of NY & NJ \$63.00, Violations Processing Center,  
     C/O Linebarger Goggan Blair & Sampson, L, 61 Broadway, Ste 2600, New York, NY 10006-2840  
 516444081 +Union Emergency Medical Unit \$100.00, PO Box 575, Matawan, NJ 07747-0575  
 516404902 +Verizon, P.O Box 4003, Acworth, GA 30101-9004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2018 23:51:14 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 29 2018 23:51:12 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 516404872 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 29 2018 23:53:59 Capital One Auto Finan,  
     3901 Dallas Pkwy, Plano, TX 75093-7864  
 516630521 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 29 2018 23:53:54  
     Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028,  
     Irving, TX 75016-5028  
 516599799 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 29 2018 23:53:54  
     Capital One Auto Finance, c/o AIS Portfolio Services, 4515 N Santa Fe Ave,  
     Oklahoma City, OK 73118-7901  
 516404873 +E-mail/Text: bankruptcy@cashcall.com Jan 29 2018 23:51:47 Cashcall Inc, 1 City Blvd W,  
     Orange, CA 92868-3621

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 61

Date Rcvd: Jan 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516404881 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 29 2018 23:50:48 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516404884 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 29 2018 23:51:11 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
516404885 +E-mail/Text: bankruptcydepartment@tsico.com Jan 29 2018 23:51:44 Minuteclinic Of New Jersey,  
C/O Transworld Systems, 507 Prudential Rd, Horsham, PA 19044-2308  
516615846 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 30 2018 00:01:57  
Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541  
516440846 +E-mail/Text: bankruptcy@pseg.com Jan 29 2018 23:50:43 PSE&G, Attn: Bankruptcy Dept.,  
PO Box 490, Crandord, NJ 07016-0490  
516404889 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 30 2018 00:01:36  
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
516444089 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 29 2018 23:51:07  
SBMC Multi Specialty - Nephro \$250.00, C/O Certified Credit & Collection Bureau,  
PO Box 1750, Whitehouse Station, NJ 08889-1750  
516411600 E-mail/PDF: gcsedi@recoverycorp.com Jan 29 2018 23:53:52 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
516404903 +E-mail/Text: bankruptcyreports@wakeassoc.com Jan 29 2018 23:51:47 Wakefield & Association,  
P.O Box 58, Fort Morgan, CO 80701-0058

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516404882 Maryland Tranportation Authority  
516404888 Plain Green  
516404890\* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
516444082 ##Shoprite \$139.00, C/O Collections Acquisition Company, Inc, Paylliance,  
3 Easton Oval, Ste 210, Columbus, OH 43219-6011

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor MidFrist Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority  
jglucksman@scarincihollenbeck.com  
Rebecca Ann Solarz on behalf of Creditor MidFrist Bank rsolarz@kmllawgroup.com  
Robert C. Nisenson on behalf of Debtor James Massa rnissenon@aol.com,  
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonlaw@gmail.com;nisensonrr70983@notify.best  
case.com

TOTAL: 6